

USA Capital

First Trust Deed Investment

- Borrower:** Fiesta Development
The borrower is a long-time developer of residential lots and homes in Southern California. Fiesta Development has built and sold over 1,500 homes. In addition, to the approximately 8,300 unit Southridge Village master plan in Fontana, California developed by the principals of Fiesta, since 1998, Fiesta has developed and sold approximately 1,000 lots to merchant builders, and currently controls the development of an additional 18,000 lots throughout Riverside and San Bernardino Counties including Murrieta, Lake Ellsinore, Riverside, Fontana, and the I-215 corridor.
- Loan Amount:** \$6,500,000
- Rate:** 12.0% (net), payable monthly
- Maturity:** April 15, 2006
- Collateral:** First Deed of Trust on approximately 26 acres for development into approximately 56 single family residential lots with a minimum size of 7,200 square feet located in Murrieta, California. Murrieta is in the growing Southwest Riverside County located near the Intersection of Interstate 15 and 215 between Orange County and San Diego.
- Loan-to-Value:** Approximately 50% based on current prices for similarly situated finished lots.
- Guarantees:** The loan will be guaranteed by the principals of Fiesta Development Richard Ashby and Larry Redman who have a combined net worth in excess of \$200 million.

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702-734-2400

Licensed by the State of Nevada Division of Mortgage Lending
USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
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Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B